

<b>Information to identify the case:</b>			
Debtor 1	<b>Rosalind Wilson</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Virginia</b>		
Case number:	<b>15-36519-KLP</b>		
	Social Security number or ITIN	<b>xxx-xx-2420</b>	
	EIN	__-____	
	Social Security number or ITIN	____	
	EIN	__-____	
	Date case filed for chapter	<b>13 December 23, 2015</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rosalind Wilson	
2. All other names used in the last 8 years	aka Rosalind Rouse	
3. Address	712 Sampson Rd Dahlgren, VA 22448	
4. Debtor's attorney Name and address	Richard James Oulton America Law Group, Inc. 8501 Mayland Dr. Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: <a href="mailto:2debtlawgroup@gmail.com">2debtlawgroup@gmail.com</a>
5. Bankruptcy trustee Name and address	Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780	Contact phone (804) 775-0979 Email: <a href="mailto:ecfsummary@ch13ricva.com">ecfsummary@ch13ricva.com</a>

For more information, see page 2 >

Debtor **Rosalind Wilson**

Case number **15-36519-KLP**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: December 24, 2015</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>February 11, 2016 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b></p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: April 11, 2016</b></p> <p><b>Filing deadline: May 11, 2016</b></p> <p><b>Filing deadline: June 20, 2016</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>

Debtor **Rosalind Wilson**

Case number **15-36519-KLP**

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p><b>March 2, 2016 at 09:10 AM,</b></p> <p>Location: <b>Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</b></p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
<b>14. Local Rule Dismissal Warning</b>	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
<b>15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	<p>Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Rosalind Wilson  
 Debtor

Case No. 15-36519-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: manleyc  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Dec 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2015.

db +Rosalind Wilson, 712 Sampson Rd, Dahlgren, VA 22448-3025  
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780  
 13185020 +Churchills Choice Apartments, 4530 Lords Landing Rd, Upper Marlboro, MD 20772-2928  
 13185021 +Citibank / Sears, Citicorp Credit Services, PO Box 790040, Saint Louis, MO 63179-0040  
 13185022 +Comcast, 5401 Staples Mill Road, Henrico, VA 23228-5443  
 13185024 +District of Columbia Gvmnt, 1350 Pennsylvania Ave NW, Washington, DC 20004-3003  
 13185028 +First National Credit, 500E 60th St N, Sioux Falls, SD 57104-0478  
 13185031 +Maryland Department of Taxatio, 301 W Preston St., Baltimore, MD 21201-2305  
 13185034 +Partnership Federal Credit Un, 550 17th St, NW, Washington, DC 20429-0001  
 13185035 Pinnacle, PO Box 130848, Carlsbad, CA 92013-0848  
 13185036 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640  
 13185038 +Prince George Circuit Court, 14735 Main St., Upper Marlboro, MD 20772-3051  
 13185039 +Profess Acct, re: District of Columbia Govt, 633 W Wisconsin Ave,  
 Milwaukee, WI 53203-1918  
 13185041 +Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364  
 13185043 +Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364  
 13185048 +USAA, 1 Corporate Dr., Suite 360, Lake Zurich, IL 60047-8945  
 13185047 #+Usa Discounters Credit, PO Box 8008, Attn: Bankruptcy Department,  
 Virginia Beach, VA 23450-8008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: 2debtlawgroup@gmail.com Dec 24 2015 23:38:42 Richard James Oulton,  
 America Law Group, Inc., 8501 Mayland Dr., Suite 106, Henrico, VA 23294  
 13185018 EDI: ARSN.COM Dec 24 2015 23:38:00 ARS National Services, PO Box 469046,  
 Escondido, CA 92046-9046  
 13185019 EDI: CAPITALONE.COM Dec 24 2015 23:38:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13185023 +EDI: WFNNB.COM Dec 24 2015 23:38:00 Comenity Bank/Jessica London, PO Box 182125,  
 Columbus, OH 43218-2125  
 13185025 +EDI: DCI.COM Dec 24 2015 23:38:00 Diversified Consultant, Dci, PO Box 551268,  
 Jacksonville, FL 32255-1268  
 13185025 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 24 2015 23:39:42 Diversified Consultant,  
 Dci, PO Box 551268, Jacksonville, FL 32255-1268  
 13185026 +E-mail/Text: bknotice@erccollections.com Dec 24 2015 23:39:18 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13185027 +E-mail/Text: bknotification@exeterfinance.com Dec 24 2015 23:39:48 Exeter Finance Corp,  
 PO Box 166097, Irving, TX 75016-6097  
 13185029 +EDI: AMINFOFP.COM Dec 24 2015 23:38:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 13185030 EDI: IRS.COM Dec 24 2015 23:38:00 Internal Revenue Service, Insolvency Unit,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 13185032 +EDI: NFCU.COM Dec 24 2015 23:38:00 Navy Federal Cr Union, 820 Follin Ln Se,  
 Vienna, VA 22180-4907  
 13185033 +EDI: WFNNB.COM Dec 24 2015 23:38:00 Newport News, PO Box 337003, Denver, CO 80233-7003  
 13185037 EDI: PRA.COM Dec 24 2015 23:38:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
 Norfolk, VA 23541-0000  
 13185042 EDI: NEXTEL.COM Dec 24 2015 23:38:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,  
 Oak Lawn, IL 60453-0000  
 13185040 +EDI: DRIV.COM Dec 24 2015 23:38:00 Santander Consumer USA, 8585 N Stemmons FTE,  
 Dallas, TX 75247-3822  
 13185044 +EDI: RMSC.COM Dec 24 2015 23:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 PO Box 103104, Roswell, GA 30076-9104  
 13185046 EDI: TFSR.COM Dec 24 2015 23:38:00 Toyota Motor Credit, Toyota Financial Services,  
 PO Box 8026, Cedar Rapids, IA 52408-0000  
 13185045 +E-mail/Text: dwilliams@thepartnershipfcu.com Dec 24 2015 23:39:06 The Partnership Fcu,  
 550 17th Street Nw, Washington, DC 20429-0001  
 13185049 +EDI: USAA.COM Dec 24 2015 23:38:00 USAA Federal Savings Bank, 10750 Mcdermott Freeway,  
 San Antonio, TX 78288-1600  
 13185050 +EDI: VERIZONEAST.COM Dec 24 2015 23:38:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225  
 13185051 EDI: VERIZONWIRE.COM Dec 24 2015 23:38:00 Verizon Wireless, PO Box 25505,  
 Lehigh Valley, PA 18002-5505  
 13185052 +E-mail/Text: Bankruptcy@washgas.com Dec 24 2015 23:39:14 Washigton Gas,  
 101 Constitution Ave NW, Washington, DC 20001-2133

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7

User: manleyc  
Form ID: 309I

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Dec 24, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 26, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2015 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Rosalind Wilson 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;DLGHearings@gmail.com;scgattorney@gmail.com  
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com

TOTAL: 2